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PROBLEMS OF WOMEN ENTREPRENEURS AND THE ROLE DISTRICT INDUSTRIES CENTRE IN VELLORE DISTRICT- A STUDY

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ABSTRACT

The present article is encompassed the women entrepreneurs perspectives pertaining to problems prevailed in their clusters located in an urban, semi-urban and rural area and the role of District Industries Centre (DIC) are analyzed to know the inherency of the problems notified them. The authors have revealed related articles artily to conceive the core problems in the women entrepreneurs in the urban, semi-urban and rural area. The core problems identified as are marketing, finance, and production. The problems are quietly common to all, but in the case of urban, semi-urban and rural women entrepreneurs how far differed and what way they have to face and meet the struggles. The DICs are played the role in helping the women entrepreneurs to rectify them from many problems. The analysis of the present article has envisaged the results that will help the stakeholders of the women entrepreneurs.

KEYWORDS: *Problems of Women Entrepreneurs, District Industries Centre and Traits*

INTRODUCTION

The contribution of District Industries Center s to the development of women entrepreneurs in the process of the development of the industries is widely recognized. It is believed that tremendous women entrepreneurial talents, abilities can solve the problems associated with women entrepreneurship among Indian entrepreneurs which in turn can efficiently contribute to the social and economic development. In recent years, new women entrepreneurs have come to the forefront in different walks of life and are competing successfully with large enterprises through the DICs by overcoming the social, psychological and economical barriers. This has been possible due to education, political awareness, legal safeguards, urbanization, and social reforms.

A majority of women entrepreneurs are unaware of the technological development in marketing and lack of experience creates problems in the setting up and running of business enterprises. In addition to this problem, inadequate infrastructure, shortage of finance, scarcity of raw-material, inadequate marketing arrangements have curtailed / restricted the growth of entrepreneurs in India. The biggest problem of women entrepreneurs is lack of abilities like administrative ability, mental ability, human relations ability, communication ability, and technical ability. The women entrepreneurs who possess such abilities become successful entrepreneurs and those who are lacking such abilities fail in their venture. The women entrepreneurs must have an adequate commitment, motivation, and skills to start and build a business. They must be determined and have the necessary complimentary skills to succeed. Key factors identified by the DICs to develop a successful entrepreneur are motivation, self-confidence, long-term involvement and high energy level,

business secrecy, mental ability clear objectives, problem-solving, moderate risk taking, ability to react quickly to changing the environment by participating in the EDP training.

PROBLEMS OF WOMEN ENTREPRENEURS

A researcher has revealed many studies in the field of women entrepreneurs traits and identified the problems of them such as dominantly affected as marketing, financial, and production problems. In that approaches researcher has undergone to reveal the problems of the women entrepreneurs of identified clusters and locations to what extent they have the problems that are described and analyzed from the following tables and graphs.

Marketing Problems

Marketing problems of the women entrepreneurs are identified that the problems are associated with the business as competition from the local, national, international levels; demand and supply of the raw material, finished goods, and marketing environment; price of the product or services rendered; product of the business and its line, style, model, and other descriptions on packages; sale related problems like credit sale, cash sale and sale by installment; transport problems; middlemen in the channels of distribution like retailers, agency, and e-commerce.

Financial Problems of the Women Entrepreneurs

Financial problems of the women entrepreneurs are as faced by them as incorporation formalities practiced in the registrar office, working capital requirements during the commencement of business, initial margin requirement during the initiation of the business, debt capital is permitted by the banks and DIC, acquisition of land from local or the government by means rent, lease or own, rate of interest against of loan from bank, local money lenders and other financial institutions, government schemes announced by the central and state government, official and political interventions, subsidiaries given and bank assistance.

Production Problems

Production problems are faced by the women entrepreneurs are a scarcity of raw materials, the higher price of raw materials, lower quality of raw materials, transportation, warehouse, power supply, skilled labor, union, government policy, absenteeism, salary and wages, and technology upgrade.

Table 1: Marketing Problems of the Women Entrepreneurs

Sl. No/ Response Code	Level of Responses	Name of the Cluster					Total N=480
		Coir N=24	Leather Goods N=90	Agarbathi N=36	Chamki work N=159	Handloom N=171	
1	Highly Problematic	7.2 (30.0)	26.4 (29.3)	7.9 (21.9)	42.4 (26.7)	46 (26.9)	129.9 (27.1)
2	Problematic	5.7 (23.8)	25.7 (28.6)	12.2 (33.9)	48.4 (30.4)	48.4 (28.3)	140.4 (29.3)
3	Neutral	5.3 (22.1)	17.6 (19.6)	8.6 (23.9)	30.5 (19.2)	31.2 (18.2)	93.2 (19.4)
4	Not Problematic	2.3 (9.6)	9.4 (10.4)	4.1 (11.4)	17.7 (11.1)	21.6 (12.6)	55.1 (11.5)
5	Highly Not Problematic	3.5 (14.6)	10.9 (12.1)	3.2 (8.9)	20 (12.6)	23.8 (13.9)	61.4 (12.8)

Source: Primary Data

From the above table, the researcher infers that most (56.4%) of the respondents are responded to marketing problem is 'problematic'. Among the clusters 30 per cent of the coir manufacturing entrepreneurs are represented as 'highly problematic' and they again 14.6 per cent of them stated that the marketing problems are highly not problematic. Therefore, the marketing problem of the women entrepreneurs in Vellore district is remarkable. Despite, 24.3 percent of them represented as 'not problematic'. Hence the MSME and the DIC authorities should rectify the marketing problems by various measures.

From Table 17 researcher infers that most (28.8 percent) of the respondents of the urban women entrepreneurs are represented that competition is highly not a problem but agency and sale are highly problematic. Semi-urban is concern 36.9 per cent of them stated that the competition is not a problematic one but sales and transport is the major problem for them. Rural is concern price, sale and agency are the major problems. Therefore, the researcher has concluded that price, sale, transport, and agency are the problems to the women entrepreneurs in Vellore district is identified as per the respondents' opinion of the study. Hence, the women entrepreneurs should coordinate themselves to reduce the risk from the price determination goods and services, sale of finished goods, optimum utilization of existing transport vehicles available among them and available agencies. These problems can solve through cordial communication of sharing the information regarding the problems among them.

Table 2: Financial Problems of the Women Entrepreneurs

Level of Responses	Name of the cluster					Total
	Coir	Leather Goods	Agarbathi	Chamki Work	Handloom	
Highly Problematic	7 (29.2)	20.2 (22.4)	8.3 (23.1)	38.2 (24.0)	42.8 (25.0)	116.5 (24.3)
Problematic	8.2 (34.2)	29.5 (32.8)	11.9 (33.1)	50.1 (31.5)	49.1 (28.7)	148.8 (31.0)
Neutral	3.8 (15.8)	15.7 (17.4)	6.4 (17.8)	24.3 (15.3)	27.6 (16.1)	77.8 (16.2)
Not Problematic	2.6 (10.8)	11.8 (13.1)	4.3 (11.9)	18 (11.3)	22.6 (13.2)	59.3 (12.4)
Highly Not Problematic	2.4 (10.0)	12.8 (14.2)	5.1 (14.2)	28.4 (17.9)	28.9 (16.9)	77.6 (16.2)

Source: Primary Data

From the above table 2, the researcher infers that most (55.3%) of the respondents are responded to the financial problem is 'problematic'. All the clusters 28-34 per cent of them are represented as 'problematic' and they stated 28.6 per cent of them stated that the financial problems are not problematic. Therefore, the financial problem of the women entrepreneurs in Vellore district is remarkable. Despite, 24.3 percent of them represented as 'highly problematic'. Hence the MSME and the DIC authorities should rectify the financial problems by providing financial assistances after the commencement of the business.

From the Table 19 researcher infers that most (51.9 percent) of the respondents of the urban women entrepreneurs are represented that incorporation formalities are highly problematic and acquisition of land is problematic but subsidiary and bank assistances are highly not problematic. Semi-urban is concern 38.8 per cent of them stated that the working capital and debt capital are problematic but government scheme and officials and political interventions are not major problems to them. Rural is concern incorporation formalities and debt capital are the major problems and they also stated that government scheme and officials and political interventions are not major problems. Therefore, the researcher has

concluded that incorporation formalities, working capital, debt capital and acquisition of land are the problems to the women entrepreneurs in Vellore district is identified as per the respondents' opinion of the study. Hence, the DIC should provide better counseling to women entrepreneurs to maintain the capital ratios as per their capital structure and the cost of capital of their respective business. The government should make easier to incorporate their business without any hindrances and delay of registration.

Table 3: Production Problems of the Women Entrepreneurs (Cluster)

Level of Responses	Name of the Cluster					Total
	Coir	Leather Goods	Agarbathi	Chamki work	Handloom	
Highly Problematic	5.9 (24.7)	20.6 (22.9)	8.1 (22.5)	43.9 (27.6)	43.8 (25.6)	122.3 (25.5)
Problematic	5.8 (24.3)	23.3 (25.8)	9.2 (25.5)	35.8 (22.5)	45.8 (26.8)	119.9 (25.0)
Neutral	4.2 (17.4)	18.0 (20.0)	6.7 (18.5)	27.8 (17.5)	32.6 (19.1)	89.2 (18.6)
Not Problematic	4.3 (18.1)	14.2 (15.7)	6.7 (18.5)	25.7 (16.1)	23.5 (13.7)	74.3 (15.5)
Highly Not Problematic	3.8 (15.6)	14.0 (15.6)	5.4 (15.0)	25.8 (16.2)	25.3 (14.8)	74.3 (15.5)

Source: Primary Data

From the above Table 3, the researcher infers that most (50.5%) of the respondents are responded to production problem is 'problematic'. Among the clusters 26.7 per cent of the Chamki manufacturing entrepreneurs are represented as 'highly problematic' and they again 22.5 per cent of them stated that the production problems are problematic. All the clusters 22-26 per cent of them are represented as 'problematic' Therefore, the production problem of the women entrepreneurs in Vellore district is remarkable. Despite, 31 percent of them represented as 'not problematic'. Hence, the women entrepreneurs should maintain economic ordering quantity of equilibrium of raw materials as per their production. From the Table 18 researcher infers that most (77.5 percent) of the respondents of the urban women entrepreneurs are represented that raw materials and its prices are the problems to their production but transportation and technology are not the major problems to their production. Semi-urban is concern 43.1 per cent of them stated that the lower quality of raw material and price of the raw material are problematic but transportations and warehouse are not problematic to them. Rural is concern lower quality of raw material is the major problem. Therefore, the researcher has concluded that raw materials and its prices, and lower quality of raw material are the problems to the women entrepreneurs in Vellore district is identified as per the respondents' opinion of the study. Hence, the women entrepreneurs should identify the best price and quality of raw material from the agencies available in the affordable cost of purchase and consignments. The problems of the entrepreneurs by their localities of business operations are generalized as 'problems are everywhere'. Despite, Semi-urban and rural are affected more in financial and marketing than the urban. The role DIC is similar to all localities of the study. Urban is got more benefits from the DIC than the semi-urban and rural. It denotes that DIC has concentrated the development of the rural economy is appreciable and the women entrepreneurs public relations and social responsibility is a better to position in all the localities of the study.

ANOVA (One Way)

The one-way analysis of variance is proposed to examine whether the average level of respondents perception of the independent variables is varied on dependent variables significantly among the three levels of perception. For this

purpose, the ANOVA of one way classification is carried out and the null hypothesis is tested for the following table:

Null Hypothesis

H_0:1. There is no significant difference between the independent variable and dependent variable (Problems of Women Entrepreneurs).

Table 4: Average Level of Perception Pertaining to Problems of Women Entrepreneurs

Independent Variable	Level of Perception	Dependent Variable Problems of Women Entrepreneurs			Total
		Low	Moderate	High	
Marketing Problems	Low	72 (67.9)	64 (26.4)	4 (3.0)	140 (29.2)
	Moderate	34 (32.1)	173 (71.5)	77 (58.3)	284 (59.2)
	High	0 (0.0)	5 (2.1)	51 (38.6)	56 (11.7)
Financial Problems	Low	66 (62.3)	28 (11.6)	0 (0.0)	94 (19.6)
	Moderate	40 (37.7)	206 (85.1)	63 (47.7)	309 (64.4)
	High	0 (0.0)	8 (3.3)	69 (52.3)	77 (16.0)
Production Problems	Low	50 (47.2)	52 (21.5)	20 (15.2)	122 (25.4)
	Moderate	54 (50.9)	160 (66.1)	99 (75.0)	313 (65.2)
	High	2 (1.9)	30 (12.4)	13 (9.8)	45 (9.4)
Total		**106 (100.0)**	**242 (100.0)**	**132 (100.0)**	**480 (100.0)**

Source: Computed Primary Data

From the above Table 4 researcher has inferred that from the respondents' perception as most of the independent variables are opined moderately on the dependent variable (problems of women entrepreneurs). Therefore, the researcher inferred that there is no difference between the three levels of opinion on the problems of women entrepreneurs. Hence, the null hypothesis has been formulated to test the significant differences whether exist or not.

Table 5: Average Level of Perception Pertaining to Problems of Women Entrepreneurs (ANOVA)

Variables	ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Marketing Problems	Between Groups	65.325	2	32.662	134.339	.000
	Within Groups	115.975	477	.243		***
	Total	**181.300**	**479**			
Financial Problems	Between Groups	78.213	2	39.107	202.354	.000
	Within Groups	92.185	477	.193		***
	Total	**170.398**	**479**			
Production Problems	Between Groups	11.755	2	5.877	19.620	.000
	Within Groups	142.893	477	.300		***
	Total	**154.648**	**479**			

Source: Computed Primary Data * Significant @1%**

From Table 5 researcher has stated that the formulated hypothesis is rejected. It can be concluded that there are significant differences between the average three levels of the opinion of respondents' perception relating to problems of women entrepreneurs in Vellore district.

Null Hypothesis

H_0:2. There is no significant difference between the perceptions of women entrepreneurs relating to problems and traits on the basis of clusters.

Table 6: Average Level of Perception Pertaining to Problems and Traits on the Basis of Clusters

Factors	Level of Response	Name of the Cluster					Total
		CR	LG	AB	CW	HL	
Marketing Problems	Low	9 (37.5)	34 (37.8)	11 (30.6)	48 (30.2)	38 (22.2)	140 (29.2)
	Moderate	11 (45.8)	48 (53.3)	22 (61.1)	89 (56.0)	114 (66.7)	284 (59.2)
	High	4 (16.7)	8 (8.9)	3 (8.3)	22 (13.8)	19 (11.1)	56 (11.7)
Financial Problems	Low	11 (45.8)	15 (16.7)	5 (13.9)	27 (17.0)	36 (21.1)	94 (19.6)
	Moderate	11 (45.8)	62 (68.9)	28 (77.8)	110 (69.2)	98 (57.3)	309 (64.4)
	High	2 (8.3)	13 (14.4)	3 (8.3)	22 (13.8)	37 (21.6)	77 (16.0)
Production Problems	Low	7 (29.2)	16 (17.8)	7 (19.4)	35 (22.0)	57 (33.3)	122 (25.4)
	Moderate	16 (66.7)	60 (66.7)	23 (63.9)	110 (69.2)	104 (60.8)	313 (65.2)
	High	1 (4.2)	14 (15.6)	6 (16.7)	14 (8.8)	10 (5.8)	45 (9.4)
Role of District Industrial Centre (DIC) for Women Entrepreneurs	Low	8 (33.3)	19 (21.1)	9 (25.0)	34 (21.4)	35 (20.5)	105 (21.9)
	Moderate	12 (50.0)	52 (57.8)	23 (63.9)	97 (61.0)	92 (53.8)	276 (57.5)
	High	4 (16.7)	19 (21.1)	4 (11.1)	28 (17.6)	44 (25.7)	99 (20.6)

Source: Computed Primary Data

From the above Table 6 researcher has inferred that from the respondents' perception as most of the factors are opined moderately on the problems and traits of women entrepreneurs. Therefore, the researcher inferred that there is no difference between the three levels of opinion on the problems and traits of women entrepreneurs on the basis of clusters. Hence, the null hypothesis has been formulated to test the significant differences whether exist or not.

Table 7: Average Level of Perception Pertaining to Problems and on the Basis of Clusters (ANOVA)

Variables	ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Marketing Problems	Between Groups	.770	4	.192	.815	.516
	Within Groups	112.088	475	.236		NS
	Total	112.857	479			
Financial Problems	Between Groups	2.049	4	.512	1.663	.157
	Within Groups	146.330	475	.308		NS
	Total	148.379	479			
Production Problems	Between Groups	.967	4	.242	1.991	.095
	Within Groups	57.693	475	.121		*
	Total	58.660	479			
Role of District Industrial Centre (DIC) for Women Entrepreneurs	Between Groups	.719	4	.180	1.108	.352
	Within Groups	76.998	475	.162		
	Total	77.716	479			

Source: Computed Primary Data ** Significant @5%; * @10%; NS: Not Significant

From Table 7 researcher has stated that the formulated hypothesis is rejected for production problems, achievements and confidences, and planning and execution. Rests of the factors hypotheses of the analysis are accepted. It can be concluded that there is no difference between the three levels of opinion on the problems and traits of women entrepreneurs on the basis of clusters except production problems, achievements and confidences, and planning and execution.

H0:3. There is no significant difference between the levels of opinion on the problems and traits of women entrepreneurs on the basis of the location of the business.

Table 8: Average Level of Perception Pertaining to Problems and Traits on the Basis of the Location of the Business

Factors	Level of Response	Business Location			Total
		Urban	Semi-Urban	Rural	
Marketing Problems	Low	57 (35.6)	41 (25.6)	42 (26.3)	140 (29.2)
	Moderate	87 (54.4)	96 (60.0)	101 (63.1)	284 (59.2)
	High	16 (10.0)	23 (14.4)	17 (10.6)	56 (11.7)
Financial Problems	Low	38 (23.8)	25 (15.6)	31 (19.4)	94 (19.6)
	Moderate	97 (60.6)	103 (64.4)	109 (68.1)	309 (64.4)
	High	25 (15.6)	32 (20.0)	20 (12.5)	77 (16.0)
Production Problems	Low	42 (26.3)	44 (27.5)	36 (22.5)	122 (25.4)
	Moderate	104 (65.0)	100 (62.5)	109 (68.1)	313 (65.2)
	High	14 (8.8)	16 (10.0)	15 (9.4)	45 (9.4)

Table 8: Contd.,					
Role of District Industrial Centre (DIC) for Women Entrepreneurs	Low	38 (23.8)	35 (21.9)	32 (20.0)	105 (21.9)
	Moderate	85 (53.1)	92 (57.5)	99 (61.9)	276 (57.5)
	High	37 (23.1)	33 (20.6)	29 (18.1)	99 (20.6)

Source: Computed Primary Data

From the above Table 8 researcher has inferred that from the respondents' perception as most of the factors are opined moderately on the problems and traits of women entrepreneurs on the basis of the location of the business. Therefore, the researcher inferred that there is no difference between the three levels of opinion on the problems and traits of women entrepreneurs on the basis of location. Hence, the null hypothesis has been formulated to test the significant differences whether exist or not.

Table 9: Average Level of Perception Pertaining to Problems and Traits on the Basis of Location of the Business (ANOVA)

Variables	ANOVA	Sum of Squares	df	Mean Square	F	Sig.
Marketing Problems	Between Groups	1.310	2	.655	2.800	.062
	Within Groups	111.548	477	.234		*
	Total	112.857	479			
Financial Problems	Between Groups	1.055	2	.528	1.708	.182
	Within Groups	147.324	477	.309		NS
	Total	148.379	479			
Production Problems	Between Groups	.180	2	.090	.734	.481
	Within Groups	58.480	477	.123		NS
	Total	58.660	479			
Role of District Industrial Centre (DIC) for Women Entrepreneurs	Between Groups	.004	2	.002	.012	.988
	Within Groups	77.713	477	.163		NS
	Total	77.716	479			

Source: Computed Primary Data * Significant @1%; * @10%; NS: Not Significant**

From Table 9 researcher has stated that the formulated hypothesis is rejected for marketing problems, achievements and confidences, planning and execution, and public relationship and social responsibility. Rests of the factors hypotheses of the analysis are accepted. It can be concluded that there is no difference between the three levels of opinion on the problems and traits of women entrepreneurs on the basis of location except marketing problems, achievements and confidences, planning and execution, and public relationship and social responsibility.

Sum-up of ANOVA (One Way)

There is a significant difference between the average three levels of the opinion of respondents' perception relating to problems of women entrepreneurs in Vellore district. There is a significant difference between the average three levels of the opinion of respondents' perception relating to traits of women entrepreneurs in Vellore district. There is no

difference between the three levels of opinion on the problems and traits of women entrepreneurs on the basis of clusters except production problems, achievements and confidences, and planning and execution. There is no difference between the three levels of opinion on the problems and traits of women entrepreneurs on the basis of location except marketing problems, achievements and confidences, planning and execution, and public relationship and social responsibility.

Multiple Regressions

Null Hypothesis

H_0 (In general): There is no impact of independent variables on the dependent variable of the study.

Table 10

Independent	Dependent
Marketing Problems Financial Problems Production Problems	Problems of Women Entrepreneurs

Table 11: Model Summary for Problems of Women Entrepreneurs (Regression)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.917[a]	.841	.840	.28092
a. Predictors: (Constant), Production Problems, Financial Problems, Marketing Problems				

Source: Computed Primary Data

Adjusted R-square value =0.840. This means 84 % of the variation in problems of women entrepreneurs can be explained by (or accounted by) the variations in its independent variables.

Table 12: ANOVA for Problems of Women Entrepreneurs (Regression)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	199.029	3	66.343	840.697	.000[b]
	Residual	37.563	476	.079		
	Total	236.592	479			
a. Dependent Variable: Problems of Women Entrepreneurs						
b. Predictors: (Constant), Production Problems, Financial Problems, Marketing Problems						

Source: Computed Primary Data

The above table shows that the F value is 840.697 and the p-value is.000. Therefore, the significant differences between independent variables of problems of women entrepreneurs have existed.

Table 13: Coefficients for Problems of Women Entrepreneurs (Regression)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.475	.129		-26.963	.000
	Marketing Problems	.686	.029	.474	23.848	.000
	Financial Problems	.698	.025	.553	27.841	.000
	Production Problems	.716	.037	.357	19.495	.000
a. Dependent Variable: PROBLEMS OF WOMEN ENTREPRENEURS						

Source: Computed Primary Data

Testing of the above two hypotheses, results of the '*t*' and *p*-values, as shown in the above table, the absolute '*t*' value and all '*p*' value suggest that independent variables have a large impact on the dependent variable. The results show that marketing, financial and production problems have a significant impact on the problems of women entrepreneurs.

Also, the unstandardized *Beta* (β) coefficient is a measure of the leaner contribution of each predictor or a measure of how strongly each predictor variable influences the criterion variable. The strongest predictors are financial problems (β = 0.698) and production problems (β = 0.716). Thus, women entrepreneurs should concentrate on financial and production problems to reduce the risk of marketing problems. Therefore, the researcher concluded that the risks/problems are highly associated with marketing such as transport, retailers, and e-commerce problems are prevailed in the marketing environment in the study area.

Null Hypothesis

H_0 (In general): There is no impact of independent variables on the dependent variable of the study.

Table 14: Model Summary for Role of DIC to Women Entrepreneurs (Regression)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.893[a]	.798	.793	.29662
a. Predictors: (Constant), Independent Variables				

Source: Computed Primary Data

Adjusted R-square value =0.793. This means 79.3 % of the variation in the role of DIC to women entrepreneurs can be explained by (or accounted by) the variations in its independent variables.

Table 15: ANOVA for Role of DIC to Women entrepreneurs (Regression)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	162.659	10	16.266	184.869	.000[b]
	Residual	41.266	469	.088		
	Total	203.925	479			
a. Dependent Variable: Role of DIC to Women entrepreneurs						
b. Predictors: (Constant), Independent Variables						

Source: Computed Primary Data

The above table shows that the F value is 184.869 and the p-value is.000. Therefore, the significant differences between independent variables of the role of DIC to women entrepreneurs have existed.

Table 16: Coefficients for Role of DIC to Women Entrepreneurs (Regression)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.944	.122		-24.116	.000
	Project proposals are regularly received from the public as per the Government Norms and notifications	.131	.012	.234	10.948	.000
	Received proposals are scrutinized without any bias	.131	.010	.270	12.797	.000
	Feasible projects for women are identified and recommended to bank assistances	.151	.010	.313	14.765	.000
	Proposed women entrepreneurs are selected for the EDPs conducted by the DIC	.133	.010	.282	12.995	.000
	Financial advice and assistances are made by the DIC is remarkable	.144	.010	.305	14.298	.000

Table 16: Contd.,					
Inaugurations of new enterprises encouraged and envisaged by the DICs is appreciable	.140	.011	.262	12.476	.000
Regular visits of the DICs authorities after the commencement of the business enterprises.	.164	.011	.319	14.888	.000
Project appraisals are done by the DICs for the benefit of the women entrepreneurs	.143	.010	.303	14.170	.000
There is no gender differences made by the DICs staffs	.145	.011	.286	13.570	.000
The materials and training programmes conducted for the women entrepreneurs is highly meticulous	.149	.010	.314	14.951	.000
a. Dependent Variable: DIC Assistances to Women entrepreneurs					

Source: Computed Primary Data

Testing of the above two hypotheses, results of the '*t*' and *p*-values, as shown in the above table, the absolute '*t*' value and all '*p*' value suggest that independent variables have a large impact on the dependent variable. The results show that regular visits of the DICs authorities after the commencement of the business enterprises, and highly meticulous of preparation of lesson materials given and training programmes conducted for the women entrepreneurs have a significant impact on the role of DIC to women entrepreneurs. Also, the unstandardized *Beta* (β) coefficient is a measure of the leaner contribution of each predictor or a measure of how strongly each predictor variable influences the criterion variable. The strongest predictors are regular visits of the DICs authorities (β = 0.164) and lesson materials and training programmes (β = 0.149). Thus, DIC authorities and the MSME should concentrate on training programme, preparation of lesson and its plan, regular visit to the concerned jurisdictions of new budding entrepreneurs at the training stage, acquisition of capitals from service bank and other capital expenditures advises to decrease the risk of various problems inherent during the commencement of the business. Therefore, the researcher concluded that the women entrepreneurs are having the vital role played by DIC is proved hypothetically. Hence, women entrepreneurs should keep regular touch with DICs support for their any future steps of extensions.

Table 17: Marketing Problems of the Women Entrepreneurs

Sl. No	Urban					Semi-Urban					Rural				
	HP	P	N	NP	HNP	HP	P	N	NP	HNP	HP	P	N	NP	HNP
1	15 (9.4)	23 (14.4)	35 (21.9)	41 (25.6)	46 (28.8)	11 (6.9)	28 (17.5)	20 (12.5)	42 (26.3)	59 (36.9)	11 (6.9)	15 (9.4)	29 (18.1)	53 (33.1)	52 (32.5)
2	45 (28.1)	60 (37.5)	30 (18.8)	10 (6.3)	15 (9.4)	29 (18.1)	57 (35.6)	35 (21.9)	16 (10.0)	23 (14.4)	38 (23.8)	48 (30.0)	36 (22.5)	16 (10.0)	22 (13.8)
3	30 (18.8)	54 (33.8)	23 (14.4)	27 (16.9)	26 (16.3)	34 (21.3)	48 (30.0)	32 (20.0)	30 (18.8)	16 (10.0)	29 (18.1)	64 (40.0)	30 (18.8)	19 (11.9)	18 (11.3)
4	49 (30.6)	56 (35.0)	36 (22.5)	4 (2.5)	15 (9.4)	32 (20.0)	63 (39.4)	41 (25.6)	4 (2.5)	20 (12.5)	45 (28.1)	57 (35.6)	35 (21.9)	5 (3.1)	18 (11.3)
5	35 (21.9)	65 (40.6)	24 (15.0)	3 (1.9)	33 (20.6)	31 (19.4)	64 (40.0)	25 (15.6)	7 (4.4)	33 (20.6)	30 (18.8)	64 (40.0)	29 (18.1)	10 (6.3)	27 (16.9)
6	72 (45.0)	38 (23.8)	40 (25.0)	6 (3.8)	4 (2.5)	66 (41.3)	34 (21.3)	27 (16.9)	18 (11.3)	15 (9.4)	69 (43.1)	35 (21.9)	26 (16.3)	17 (10.6)	13 (8.1)
7	21 (13.1)	62 (38.8)	26 (16.3)	40 (25.0)	11 (6.9)	32 (20.0)	47 (29.4)	17 (10.6)	46 (28.8)	18 (11.3)	21 (13.1)	60 (37.5)	15 (9.4)	35 (21.9)	29 (18.1)
8	56 (35.0)	46 (28.8)	43 (26.9)	1 (0.6)	14 (8.8)	56 (35.0)	50 (31.3)	42 (26.3)	1 (0.6)	11 (6.9)	55 (34.4)	55 (34.4)	36 (22.5)	2 (1.3)	12 (7.5)
9	84 (52.5)	27 (16.9)	24 (15.0)	15 (9.4)	10 (6.3)	63 (39.4)	32 (20.0)	24 (15.0)	35 (21.9)	6 (3.8)	72 (45.0)	32 (20.0)	27 (16.9)	21 (13.1)	8 (5.0)
10	55 (34.4)	36 (22.5)	43 (26.9)	11 (6.9)	15 (9.4)	58 (36.3)	40 (25.0)	44 (27.5)	7 (4.4)	11 (6.9)	55 (34.4)	44 (27.5)	38 (23.8)	9 (5.6)	14 (8.8)
Average	**46.2 (28.9)**	**46.7 (29.2)**	**32.4 (20.3)**	**15.8 (9.9)**	**18.9 (11.8)**	**41.2 (25.8)**	**46.3 (28.9)**	**30.7 (19.2)**	**20.6 (12.9)**	**21.2 (13.3)**	**42.5 (26.6)**	**47.4 (29.6)**	**30.1 (18.8)**	**18.7 (11.7)**	**21.3 (13.3)**

Source: Primary Data

Table 18

1. Competition	2. Demand and supply	3. Price	4. Product	5. Sale
6. Transport	7. Middlemen	8. Retailers	9. Agency	10. e-commerce

Table 19: Financial Problems of the Women Entrepreneurs

Sl. No	Urban					Semi-Urban					Rural				
	HP	P	N	NP	HNP	HP	P	N	NP	HNP	HP	P	N	NP	HNP
1	83 (51.9)	31 (19.4)	21 (13.1)	13 (8.1)	12 (7.5)	58 (36.3)	31 (19.4)	23 (14.4)	31 (19.4)	17 (10.6)	72 (45.0)	34 (21.3)	18 (11.3)	23 (14.4)	13 (8.1)
2	59 (36.9)	40 (25.0)	44 (27.5)	2 (1.3)	15 (9.4)	62 (38.8)	37 (23.1)	46 (28.8)	2 (1.3)	13 (8.1)	59 (36.9)	44 (27.5)	42 (26.3)	2 (1.3)	13 (8.1)
3	33 (20.6)	62 (38.8)	24 (15.0)	7 (4.4)	34 (21.3)	30 (18.8)	59 (36.9)	28 (17.5)	9 (5.6)	34 (21.3)	26 (16.3)	59 (36.9)	36 (22.5)	9 (5.6)	30 (18.8)
4	29 (18.1)	61 (38.1)	30 (18.8)	8 (5.0)	32 (20.0)	30 (18.8)	63 (39.4)	25 (15.6)	6 (3.8)	36 (22.5)	35 (21.9)	67 (41.9)	26 (16.3)	5 (3.1)	27 (16.9)
5	35 (21.9)	64 (40.0)	25 (15.6)	4 (2.5)	32 (20.0)	29 (18.1)	55 (34.4)	31 (19.4)	8 (5.0)	37 (23.1)	28 (17.5)	60 (37.5)	32 (20.0)	10 (6.3)	30 (18.8)
6	31 (19.4)	61 (38.1)	29 (18.1)	9 (5.6)	30 (18.8)	33 (20.6)	61 (38.1)	24 (15.0)	7 (4.4)	35 (21.9)	37 (23.1)	65 (40.6)	26 (16.3)	5 (3.1)	27 (16.9)
7	35 (21.9)	61 (38.1)	24 (15.0)	3 (1.9)	37 (23.1)	30 (18.8)	60 (37.5)	23 (14.4)	7 (4.4)	40 (25.0)	30 (18.8)	61 (38.1)	29 (18.1)	10 (6.3)	30 (18.8)
8	21 (13.1)	26 (16.3)	15 (9.4)	64 (40.0)	34 (21.3)	14 (8.8)	32 (20.0)	28 (17.5)	69 (43.1)	17 (10.6)	20 (12.5)	39 (24.4)	12 (7.5)	60 (37.5)	29 (18.1)
9	18 (11.3)	22 (13.8)	18 (11.3)	63 (39.4)	39 (24.4)	14 (8.8)	34 (21.3)	13 (8.1)	68 (42.5)	31 (19.4)	18 (11.3)	32 (20.0)	19 (11.9)	57 (35.6)	34 (21.3)
10	70 (43.8)	55 (34.4)	22 (13.8)	8 (5.0)	5 (3.1)	59 (36.9)	59 (36.9)	23 (14.4)	10 (6.3)	9 (5.6)	67 (41.9)	53 (33.1)	22 (13.8)	14 (8.8)	4 (2.5)
Average	**41.4 (25.9)**	**48.3 (30.2)**	**25.2 (15.8)**	**18.1 (11.3)**	**27.0 (16.9)**	**35.9 (22.4)**	**49.1 (30.7)**	**26.4 (16.5)**	**21.7 (13.6)**	**26.9 (16.8)**	**39.2 (24.5)**	**51.4 (32.1)**	**26.2 (16.4)**	**19.5 (12.2)**	**23.7 (14.8)**

Source: Primary Data

Table 20

1	2	3	4	5
Incorporation formalities	Working capital	Initial margin	Debt capital	Acquisition of land
6	**7**	**8**	**9**	**10**
Rate of interest	Government schemes	Official and political interventions	Subsidiaries	Bank assistance

Table 21: Production Problems of the Women Entrepreneurs (Location)

Sl. No	Urban					Semi-Urban					Rural				
	HP	P	N	NP	HNP	HP	P	N	NP	HNP	HP	P	N	NP	HNP
1	65 (40.6)	59 (36.9)	18 (11.3)	13 (8.1)	5 (3.1)	66 (41.3)	57 (35.6)	24 (15.0)	8 (5.0)	5 (3.1)	66 (41.3)	55 (34.4)	22 (13.8)	11 (6.9)	6 (3.8)
2	65 (40.6)	54 (33.8)	18 (11.3)	17 (10.6)	6 (3.8)	54 (33.8)	62 (38.8)	26 (16.3)	9 (5.6)	9 (5.6)	67 (41.9)	51 (31.9)	19 (11.9)	17 (10.6)	6 (3.8)
3	61 (38.1)	54 (33.8)	21 (13.1)	19 (11.9)	5 (3.1)	69 (43.1)	58 (36.3)	22 (13.8)	5 (3.1)	6 (3.8)	69 (43.1)	58 (36.3)	16 (10.0)	11 (6.9)	6 (3.8)
4	15 (9.4)	24 (15.0)	30 (18.8)	47 (29.4)	44 (27.5)	12 (7.5)	28 (17.5)	39 (24.4)	45 (28.1)	36 (22.5)	14 (8.8)	23 (14.4)	34 (21.3)	44 (27.5)	45 (28.1)
5	16 (10.0)	25 (15.6)	35 (21.9)	42 (26.3)	42 (26.3)	22 (13.8)	27 (16.9)	26 (16.3)	31 (19.4)	54 (33.8)	15 (9.4)	34 (21.3)	32 (20.0)	31 (19.4)	48 (30.0)
6	48 (30.0)	45 (28.1)	39 (24.4)	18 (11.3)	10 (6.3)	49 (30.6)	48 (30.0)	41 (25.6)	16 (10.0)	6 (3.8)	51 (31.9)	40 (25.0)	34 (21.3)	30 (18.8)	5 (3.1)
7	53 (33.1)	38 (23.8)	27 (16.9)	26 (16.3)	16 (10.0)	43 (26.9)	51 (31.9)	34 (21.3)	13 (8.1)	19 (11.9)	41 (25.6)	49 (30.6)	33 (20.6)	20 (12.5)	17 (10.6)
8	44 (27.5)	54 (33.8)	37 (23.1)	15 (9.4)	10 (6.3)	61 (38.1)	35 (21.9)	30 (18.8)	14 (8.8)	20 (12.5)	36 (22.5)	55 (34.4)	38 (23.8)	17 (10.6)	14 (8.8)

Source: Primary Data

Table 22

1. Scarcity of raw materials	2. Higher price of raw materials	3. Lower quality of raw materials	4. Transportation	5. Warehouse	6. Power supply
7. Skilled labour	8. Union	9. Government policy	10. Absenteeism	11. Salary and wages	12. Technology upgrade

Table 23: Sum – Up of the Simple Percentage Analysis

Dependent Variable	Urban					Semi-Urban					Rural				
	HP	P	N	NP	HNP	HP	P	N	NP	HNP	HP	P	N	NP	HNP
Marketing Problems	46.2 (28.9)	46.7 (29.2)	32.4 (20.3)	15.8 (9.9)	18.9 (11.8)	41.2 (25.8)	46.3 (28.9)	30.7 (19.2)	20.6 (12.9)	21.2 (13.3)	42.5 (26.6)	47.4 (29.6)	30.1 (18.8)	18.7 (11.7)	21.3 (13.3)
Financial Problems	41.4 (25.9)	48.3 (30.2)	25.2 (15.8)	18.1 (11.3)	27.0 (16.9)	35.9 (22.4)	49.1 (30.7)	26.4 (16.5)	21.7 (13.6)	26.9 (16.8)	39.2 (24.5)	51.4 (32.1)	26.2 (16.4)	19.5 (12.2)	23.7 (14.8)
Production Problems	40 (25.2)	40 (24.9)	29 (18.2)	28 (17.3)	23 (14.4)	42 (26.4)	40 (25.0)	31 (19.2)	21 (13.3)	26 (16.1)	40 (24.9)	40 (25.0)	29 (18.4)	25 (15.8)	25 (15.8)
Problems (Avg)	**42.5 (26.7)**	**45.0 (28.1)**	**28.9 (18.1)**	**20.6 (12.8)**	**23.0 (14.4)**	**39.7 (24.9)**	**45.1 (28.2)**	**29.4 (18.3)**	**21.1 (13.3)**	**24.7 (15.4)**	**40.6 (25.3)**	**46.3 (28.9)**	**28.4 (17.9)**	**21.1 (13.2)**	**23.3 (14.6)**
Dependent Variable	**Urban**					**Semi-Urban**					**Rural**				
	SDA	**D**	**NO**	**A**	**SA**	**SDA**	**D**	**NO**	**A**	**SA**	**SDA**	**D**	**NO**	**A**	**SA**
Role of DIC	**20.2 (12.6)**	**20.2 (12.6)**	**33.3 (20.8)**	**41.0 (25.6)**	**45.3 (28.3)**	**18.2 (11.4)**	**23.4 (14.6)**	**32.7 (20.4)**	**40.0 (25.0)**	**45.7 (28.6)**	**18.1 (11.3)**	**22.6 (14.1)**	**32.5 (20.3)**	**42.7 (26.7)**	**44.1 (27.6)**

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